



SUMMER TRAVEL PLANS



A Few Tips To Make Your Vacation More Enjoyable



June kicks off Summer travel plans for most Americans. With the days getting longer and warmer, now is the time to book your next get away. Here are a few tips to make your Summer trip a little less stressful.

- 1. Set a Budget** – Consider transportation, accommodation, meals, activities and souvenirs when planning a trip. If you're able to plan far enough in advance, break down a monthly or weekly savings plan so you don't have to play catch up by charging your vacation on a credit card.
- 2. Choose Your Destination** – What kind of getaway do you want? Beach, City, Adventure, Nature Focused? The internet has made it simple to research amazing destinations. Consider factors such as climate, safety and travel restrictions. Try to avoid peak

- tourist season and search favorable weather conditions. The app FIVERR has local freelancers that will create a whole itinerary for your destination, in or outside of the country for very little money. Check it out.
- 3. Transportation** - Before just booking your trip, comparatively shop flights. Websites like Google Flights, Skyscanner and Hopper can track prices and alert you to changes. There's been research suggesting Tuesdays and Wednesdays might offer better pricing. Consider travel insurance to cover cancellations, medical emergencies and other unforeseen events.
- 4. Accomodations** – These days there are so many choices of places to stay. Air BNB, traditional hotels and vacation rentals. Booking.com, AirBNB, Expedia, VRBO (vacation rentals by owner), TripAdvisor, Triva-

go and Kayak are all great resources to compare places to stay and costs.

5. Plan Activities – Make a list of must-see attractions and activities. Also check for local events, festivals or markets happening during your stay for a unique local experience.

6. Pack Smart – Make sure you plan for weather appropriate clothing. Don't forget swimwear, comfortable walking shoes and a light jacket or sweatshirt for possibly cooler evenings. Also, it's not a bad idea to dress like a local to avoid being a target for pickpockets.

7. Don't Get Lost – Though most accommodations have access to Wi-Fi, consider downloading offline maps to help you navigate, in case your internet service is spotty or non-existent away from your hotel.

8. Health and Safety – Check to see if you need a vaccination or certain medications for your destination. If traveling outside of the country, don't forget to get a medical travel plan since most insurance in the US, Medicare included, does not cover medical costs outside of the States. Also, consider packing a first aid kit, just in case.

9. Credit Cards – Notify your bank in advance of your travel plans, so you

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The Dog Days are here. June 20th, the longest day of the year is the official start of Summer. I always get a kick out of looking up what holidays occur in the upcoming month. This month, I thought I would share some more obscure "National" holidays, like June 1st, National Go Barefoot Day. If I had my choice that would be every day of the year. June 3rd is Insect Repellent Awareness Day. Although I don't think you need a day to be aware we need insect repellent, especially here in Florida. And in recognition of my lovely lady, Christina, June 23rd is International Women in Engineering Day! Also, don't forget Dad on Sunday, June 16th for Father's Day! So, celebrate those well-known and not so well-known holidays and have a wonderful June!

Respectfully,
Scott Weidman, CFP®



A Few Unfamiliar Truths - Did You Know...



1. Bananas are Radioactive - Bananas contain potassium-40, a radioactive isotope. However, the amount is so small that it's harmless to humans.

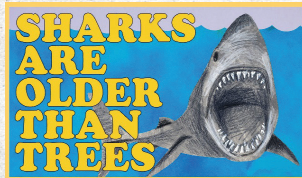


2. Honey Never Spoils - Archeologists have found pots of honey in ancient Egyptian tombs that are over 3,000 years old and still perfectly edible.



3. A Day on Venus is Longer than a Year on Venus - It takes Venus about 243 Earth days to

rotate once on its axis but only about 225 Earth days to orbit the Sun.



4. Sharks have been around Longer than Trees - Sharks have existed for around 400 million years, while the earliest trees appeared around 350 million years ago.



5. Cleopatra Lived Closer in Time to the Moon Landing than to the Building of the Great Pyramid - Cleopatra lived around 2,000 years ago, while the Great Pyramid was built over 4,500 years ago.



change large bills for much smaller bills you can pay with. Keep your cash in a money belt or in a wallet in the front pocket of your pants. Stick with bottled water when traveling outside of the US. It's no fun getting a stomach bug on vacation. For added safety, don't eat salads

6. Hot Water can Freeze Faster than Cold Water - Known as the Mpemba effect, under certain conditions, warmer water can freeze more quickly than colder water.



7. A Day on Earth Used to be 23 Hours - About 1.4 billion years ago, a day on Earth was only 18 hours long due to the planet's faster rotation.



8. Wombat Poop is Cube Shaped - And for the grand finale, Wombats produce cube-shaped poop to mark their territory. The unique shape prevents the droppings from rolling away.

since the vegetables are washed with tap water and use bottled water when brushing your teeth. Hopefully this little checklist will help you plan and enjoy some unforgettable Summer fun this year. Safe travels and have a wonderful Summer!



Our service offerings

Insurance

- Life Insurance (term, variable, universal and whole)
- Long Term Disability Insurance
- Long Term Care Insurance
- Buy / Sell Funding
- Business Overhead Expense Insurance

Services

- Hourly Consulting
- Retirement Projections and Evaluation
- Income Planning
- Asset Allocation and Risk Management

Investments

- Mutual Funds
- Variable Annuities
- Equity Indexed Annuities
- Fixed Annuities
- Stocks / Bonds

Account Types

- Fee Based Advisory Accounts
- Brokerage Accounts
- Third Party Money Managers
- 401k Rollovers
- IRA's and Roth IRA's

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don't have problems using debit or credit cards. **10. Final Tips** - Take a picture of your drivers license and passport to keep on your telephone for easy access. Don't carry too much cash on you. Most hotels have a room safe you can stash your cash, safely. When in another country, ex-

Contact the office

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Flashback 50 Years Ago This Month



June 6th U.S. Patent No. 3,668,658 was granted to the IBM Corporation for the first "floppy disk". Boy have we come a LONG WAY since then!



June 7th, the 1950's nostalgic musical, "GREASE" began the first of 3,388 performances on Broadway, running until April 13th, 1980.



June 27th, Nolan Bushnell and Ted Dabney incorporated Atari, Inc. in California, to mass-produce video game machines. Atari was the envy of teenagers at the time! The name Atari comes from the Japanese word "to strike".



June 9th the now legend, "the Boss" Bruce Springsteen received his big break as he was signed to a ten-record deal by CBS Records.



Tip Of The Month

Great you have a trust, but is it **funded**?

It's really surprising to me, just how many people set up a revocable living trust with their attorney and think that everything's stamped, sealed and delivered. Watertight. Won't have to worry about my family going to probate court, right? For many clients.....**WRONG!** If you've set up a trust, but have not either designated it as the beneficiary or re-registered your accounts into the name of the trust, the entire goal of avoiding probate was undermined my overlooking this next, very important (yet simple) step, **funding the trust.**

Think of a trust as an empty cardboard box. You appoint a successor trustee to manage whatever is inside of that box if you are unable to or pass away. If you do die, now those assets need to get put into the trust for the trustee to manage or distribute. Typically, with a Pour Over Will. Well, this Will, just as any Last Will and Testament needs to go to probate to determine who rightfully gets your stuff. So, the goal of avoiding probate was never achieved and the expense of the trust may have been for naught.

If you are unsure, whether your trust is funded or not, or if you even need a trust to begin with, give us a call. 386-299-2893. That's my cell and I'm happy to help you navigate your estate planning goals.

Idiom Of The Month

“Bug Off!”



June is the gateway to summer and the bugs are all buzzing! This month's idiom means to leave quickly or scam. Originally, Bugger Off was chiefly used in British lingo in the 1920's but by 1956 the shortened "Bug Off" was picked up in US Air Force slang during the Korean War. Hey mosquitos, we don't want you around anymore, so just "Go Bug Off!" And now you know!

